

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Ronald E. DeMarchi</u>        | Social Security number or ITIN | xxx-xx-9121 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  | <u>Karen DeMarchi</u>            | Social Security number or ITIN | xxx-xx-6023 |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number:  | 18-23869-JNP                     |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald E. DeMarchi

Karen DeMarchi

12/9/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ronald E. DeMarchi  
Karen DeMarchi  
Debtors

Case No. 18-23869-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 09, 2022

Form ID: 3180W

Total Noticed: 25

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2022:**

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db/jdb    | + Ronald E. DeMarchi, Karen DeMarchi, 1015 New Road, Linwood, NJ 08221-1106                           |
| 517638335 | + JcPenny / Comenity, PO Box 182789, Columbus, OH 43218-2789  |
| 517638337 | + Mazda Capital Services, PO Box 78069, Phoenix, AZ 85062-8069  |
| 517651431 | + Quicken Loans Inc, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812 |
| 517638340 | + Wells Fargo / Viza, 1 Montgomery St 2nd Fl, San Francisco, CA 94104-4513                            |

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov        | Dec 09 2022 21:13:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreign03.ne.ecf@usdoj.gov | Dec 09 2022 21:13:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517748430 | Email/PDF: bncnotices@becket-lee.com       | Dec 09 2022 21:11:26 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 517638330 | + EDI: RMSC.COM                            | Dec 10 2022 01:53:00 | Athleta DC / SYNCB, PO Box 965024, Orlando, FL 32896-5024  |
| 517638331 | + EDI: WFNNB.COM                           | Dec 10 2022 01:53:00 | Boscovs, PO Box 659622, San Antonio, TX 78265-9622   |
| 517725153 | EDI: CAPITALONE.COM                        | Dec 10 2022 01:53:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083   |
| 517638332 | + EDI: CAPITALONE.COM                      | Dec 10 2022 01:53:00 | Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281  |
| 517765577 | + EDI: CITICORP.COM                        | Dec 10 2022 01:53:00 | Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432   |
| 517741496 | EDI: Q3G.COM                               | Dec 10 2022 01:53:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657   |
| 517638334 | + EDI: IRS.COM                             | Dec 10 2022 01:53:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346   |
| 517638333 | EDI: JPMORGANCHASE                         | Dec 10 2022 01:53:00 | Chase / Bank One Card, PO Box 15298, Wilmington, DE 19850  |
| 517711005 | EDI: JPMORGANCHASE                         | Dec 10 2022 01:53:00 | JPMorgan Chase Bank, N.A., PO Box 29505 AZ1-1191, Phoenix, AZ 85038  |
| 517638336 | EDI: CITICORP.COM                          | Dec 10 2022 01:53:00 | Macys, PO Box 8218, Monroe, OH 45050   |
| 517750487 | EDI: Q3G.COM                               | Dec 10 2022 01:53:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA   |

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|-----------|---|----------------------|---|
| 517638338 | + Email/Text: bankruptcyteam@quickenloans.com | Dec 09 2022 21:13:00 | 98083-0788<br>Quicken Loans, 1050 Woodward Ave., Detroit, MI 48226-3573                                   |
| 517745361 | + Email/Text: bankruptcyteam@quickenloans.com | Dec 09 2022 21:13:00 | Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408   |
| 517638339 | + EDI: CITICORP.COM                           | Dec 10 2022 01:53:00 | Sears / CBNA, PO Box 6282, Sioux Falls, SD 57117-6282   |
| 517642708 | + EDI: RMSC.COM                               | Dec 10 2022 01:53:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021              |
| 517746230 | + EDI: AIS.COM                                | Dec 10 2022 01:53:00 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901               |
| 517728040 | EDI: WFFC2                                    | Dec 10 2022 01:53:00 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2022 at the address(es) listed below:

| Name                | Email Address  |
|---------------------|--|
| Bruno Bellucci, III | on behalf of Joint Debtor Karen DeMarchi jkearney@belluccilaw.net<br>bbellucci@belluccilaw.net,jkearney@belluccilaw.net,kpalermo@belluccilaw.net |
| Bruno Bellucci, III | on behalf of Debtor Ronald E. DeMarchi jkearney@belluccilaw.net<br>bbellucci@belluccilaw.net,jkearney@belluccilaw.net,kpalermo@belluccilaw.net   |
| Denise E. Carlon    | on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com   |
| Isabel C. Balboa    | ecfmail@standingtrustee.com summarymail@standingtrustee.com  |
| Isabel C. Balboa    | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com  |
| Jennifer L. Kearney | on behalf of Joint Debtor Karen DeMarchi jkearney@belluccilaw.net  |

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Jennifer L. Kearney

on behalf of Debtor Ronald E. DeMarchi jkearney@belluccilaw.net

Kevin Gordon McDonald

on behalf of Creditor QUICKEN LOANS INC. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9